



February 23, 2005

Leneta G. Gregorie Esq.
Legal Division
Federal Deposit Insurance Corporation
550 17th Street N.W.
Washington DC 02429

Dear Attorney Gregorie:

Jewett City Savings Bank has assets totaling \$212 million and is located in the northeast corner of Connecticut. The communities we serve are basically agricultural and small mill towns with the majority of the population falling within the low to moderate income range.

We support the revisions to the Community Reinvestment Act regulations that will raise the small bank threshold to one billion dollars in assets, the creation of the intermediate small bank designation and the expanded community development test for small banks.

Under the current requirements of the Community Reinvestment Act we find the investment requirement of the Act to be unattainable for an institution our size in our geographic area and must therefore be satisfied with a CRA rating of "satisfactory." We would welcome the opportunity to achieve the rating of "outstanding" utilizing the expanded community development test.

Very truly yours:

J. Kenneth Useted
Vice President

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111 Main Street P.O. Box 335 Jewett City, CT 06351-0335 (860) 376-4444 www.jcsbank.com

Offices in Brooklyn Central Village Jewett City

MEMBER FDIC